

FORM B6A  
(6/90)

In re: **Dale Palmer** **Maura Palmer** , Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Residence</b> <b>4957 Bringham Lane SE</b> <b>Kentwood, MI 49508</b>	<b>Co-Owner</b>	<b>J</b>	<b>\$ 165,000.00</b>	<b>\$ 187,653.00</b>
<b>Total</b> ➤			<b>\$ 165,000.00</b>	

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)In re **Dale Palmer****Maura Palmer**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>30.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Huntington National Bank Checking account</b>	<b>J</b>	<b>80.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods</b>	<b>J</b>	<b>6,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Baseball cards - never been appraised - no high value cards</b>	<b>H</b>	<b>200.00</b>
6. Wearing apparel.		<b>Clothes</b>	<b>J</b>	<b>400.00</b>
7. Furs and jewelry.		<b>Wedding rings</b>	<b>J</b>	<b>800.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Golf clubs, bikes, weight equipment, three rifles, three shotguns and one pistol</b>	<b>J</b>	<b>2,000.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401K through current employer</b>	<b>H</b>	<b>137.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			

FORM B6B  
(10/89)In re **Dale Palmer****Maura Palmer**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Chevy Venture Van</b>	<b>J</b>	<b>7,300.00</b>
		<b>2002 Chevy Silverado</b>	<b>J</b>	<b>20,800.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			

FORM B6B  
(10/89)

In re **Dale Palmer** Debtor **Maura Palmer** Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached			Total ➤	<b>\$ 37,747.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C  
(6/90)

In re **Dale Palmer** **Maura Palmer**, Case No. \_\_\_\_\_  
 Debtor. (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
2000 Chevy Venture Van	11 USC § 522(d)(2)	1,300.00	7,300.00
2002 Chevy Silverado	11 USC § 522(d)(2) 11 USC § 522(d)(5)	2,950.00 1,850.00	20,800.00
401K through current employer	11 USC § 522(d)(5)	137.00	137.00
Baseball cards - never been appraised - no high value cards	11 USC § 522(d)(5)	200.00	200.00
Cash	11 USC § 522(d)(5)	30.00	30.00
Clothes	11 USC § 522(d)(3)	400.00	400.00
Golf clubs, bikes, weight equipment, three rifles, three shotguns and one pistol	11 USC § 522(d)(5)	2,000.00	2,000.00
Household goods	11 USC § 522(d)(3)	6,000.00	6,000.00
Huntington National Bank Checking account	11 USC § 522(d)(5)	80.00	80.00
Wedding rings	11 USC § 522(d)(4)	800.00	800.00

FORM B6D  
(12/03)In re: **Dale Palmer****Maura Palmer**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>3797</b> <b>Citizens Bank</b> <b>PO Box 1790</b> <b>Flint, MI 48501 1790</b>	<b>J</b>	<b>Security Agreement</b> <b>2002 Chevy Silverado</b>  <b>VALUE \$20,800.00</b>				<b>16,000.00</b>	<b>0.00</b>
ACCOUNT NO. <b>7837</b> <b>Countrywide Home Loans</b> <b>PO Box 660694</b> <b>Dallas, TX 75266-0694</b>	<b>J</b>	<b>Mortgage</b> <b>Residence</b> <b>4957 Bringham Lane SE</b> <b>Kentwood, MI 49508</b>  <b>VALUE \$165,000.00</b>				<b>154,696.00</b>	<b>22,653.00</b>
ACCOUNT NO. <b>7580</b> <b>GMAC Payment Processing Center</b> <b>PO Box 51014</b> <b>Carol Stream, IL 60125 1014</b>	<b>J</b>	<b>Security Agreement</b> <b>2000 Chevy Venture Van</b>  <b>VALUE \$7,300.00</b>				<b>6,000.00</b>	<b>0.00</b>
ACCOUNT NO. <b>8902</b> <b>Household Finance III</b> <b>PO Box 4153 -K</b> <b>Carol Stream, IL 60197 4153</b>	<b>J</b>	<b>Second Mortgage</b> <b>Residence</b> <b>4957 Bringham Lane SE</b> <b>Kentwood, MI 49508</b>  <b>VALUE \$165,000.00</b>				<b>32,957.00</b>	<b>22,653.00</b>

0 Continuation sheets attached

**Subtotal** >  
(Total of this page)  
**Total** >  
(Use only on last page)

**\$209,653.00****\$209,653.00**

(Report total also on Summary of Schedules)

Form B6E  
(04/04)

In re Dale Palmer Debtor Maura Palmer Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(04/04)In re Dale Palmer Debtor Maura Palmer Case No. \_\_\_\_\_  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 8778 Michigan Department of Treasury Department 77569 PO Box 77000 Detroit, MI 48277 0569	J	2001 Income taxes				3,500.00	3,500.00
ACCOUNT NO. 8778 Michigan Department of Treasury Collection Division PO Box 30199 Lansing, MI 48909	J	2001 Income taxes				Notice only	Notice only
ACCOUNT NO. 8778 Michigan Dept. of Treasury 1st Floor Treasury Building Lansing MI 48922	J	2001 Income taxes				Notice only	Notice only
ACCOUNT NO. 8778 Michigan Dept. of Treasury 350 Ottawa Grand Rapids MI 49503	J	2001 Income taxes				Notice only	Notice only
ACCOUNT NO. 8778 State Attorney General 525 West Ottawa Lansing MI 48913	J	2001 Income taxes				Notice only	Notice only

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal  
(Total of this page) >**\$3,500.00**(Use only on last page of the completed Schedule E.)  
Total >**\$3,500.00**

(Report total also on Summary of Schedules)

Form B6F (12/03)

In re **Dale Palmer****Maura Palmer**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1795</b> <b>Aspire Visa</b> <b>PO Box 23007</b> <b>Columbus, GA 31902 3007</b>	<b>J</b>	<b>1999</b> <b>Revolving charge</b>				<b>2,092.00</b>
ACCOUNT NO. <b>5623</b> <b>Bank One</b> <b>Cardmember Services</b> <b>PO Box 94014</b> <b>Palatine, IL 60094 4014</b>	<b>H</b>	<b>2001</b> <b>Revolving charge</b>				<b>1,531.00</b>
ACCOUNT NO. <b>0665</b> <b>Bank One</b> <b>Cardmember Services</b> <b>PO Box 94014</b> <b>Palatine, IL 60094 4014</b>	<b>H</b>	<b>2000</b> <b>Revolving charge</b>				<b>5,242.00</b>
ACCOUNT NO. <b>2603</b> <b>Discover</b> <b>PO Box 15251</b> <b>Wilmington De. 19866</b>	<b>H</b>	<b>1999</b> <b>Revolving charge</b>				<b>7,077.00</b>
ACCOUNT NO. <b>0206</b> <b>Home Shopping Network</b> <b>PO Box 105980</b> <b>Dept 02</b> <b>Atlanta, GA 30353 5980</b>	<b>W</b>	<b>2001</b> <b>Revolving charge</b>				<b>361.00</b>

2 Continuation sheets attached

Subtotal &gt;

Total &gt;

**\$16,303.00**

Form B6F - Cont.  
(12/03)

In re **Dale Palmer** Debtor **Maura Palmer** Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1918</b> <b>Household Credit Services</b> <b>PO Box 5222</b> <b>Carol Stream, IL 60197 5222</b>	<b>W</b>	<b>1999</b> <b>Revolving charge</b>				<b>352.00</b>
ACCOUNT NO. <b>9616</b> <b>Providian Visa</b> <b>PO Box 660548</b> <b>Dallas, TX 75266 0548</b>	<b>W</b>	<b>2000</b> <b>Revolving charge</b>				<b>2,663.00</b>
ACCOUNT NO. <b>2964</b> <b>Reynaldo Castillo MD</b> <b>260 Jefferson SE #220</b> <b>Grand Rapids, MI 49503</b>	<b>H</b>	<b>2004</b> <b>Medical bill</b>				<b>205.00</b>
ACCOUNT NO. <b>3028</b> <b>Spectrum Health Downtown</b> <b>Patient Accounting</b> <b>PO Box 2127</b> <b>Grand Rapids, MI 49501</b>	<b>H</b>	<b>2003</b> <b>Medical bill</b>				<b>52.00</b>
ACCOUNT NO. <b>3073</b> <b>Spectrum Health Downtown</b> <b>Patient Accounting</b> <b>PO Box 2127</b> <b>Grand Rapids, MI 49501</b>	<b>H</b>	<b>2003</b> <b>Medical bill</b>				<b>85.00</b>

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$3,357.00**

Form B6F - Cont.  
(12/03)

In re **Dale Palmer** Debtor **Maura Palmer** Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8904</b>  <b>Spiegel</b> <b>PO Box 5811</b> <b>Hicksville, NY 11802</b>	<b>W</b>	<b>2000</b>  <b>Revolving charge</b>				<b>3,401.00</b>

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal >  
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

<b>\$3,401.00</b>
<b>\$23,061.00</b>

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: Dale Palmer Maura Palmer Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H  
(6/90)

In re: **Dale Palmer** \_\_\_\_\_ **Maura Palmer** \_\_\_\_\_ , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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Form B6I  
(12/03)In re **Dale Palmer, Maura Palmer**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	<b>Son</b>	<b>18</b>
	<b>Son</b>	<b>13</b>
	<b>Daughter</b>	<b>9</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Unemployed</b>	<b>Database Admin.</b>
Name of Employer		<b>Magna Donnelly</b>
How long employed		<b>Four years</b>
Address of Employer		<b>49 West 3rd St. Holland, MI 49423</b>

**Income:** (Estimate of average monthly income)Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **United way**

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) **Unemployment**

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

**\$ 4,961.51**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document:**Debtor lost his job on May 24, 2004 and will be receiving unemployment and seeking other employment. He  
was previously employed with the same employer for three years.**

Form B6J  
(6/90)In re **Dale Palmer, Maura Palmer**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>577.00</u>
Are real estate taxes included? Yes <u>✓</u> No _____		
Is property insurance included? Yes <u>✓</u> No _____		
Utilities Electricity and heating fuel	\$	<u>200.00</u>
Water and sewer	\$	<u>35.00</u>
Telephone	\$	<u>150.00</u>
Other <b>Cable TV</b>	\$	<u>75.00</u>
<b>Trash removal</b>	\$	<u>15.00</u>
Home maintenance (repairs and upkeep)	\$	<u>40.00</u>
Food	\$	<u>600.00</u>
Clothing	\$	<u>90.00</u>
Laundry and dry cleaning	\$	<u>30.00</u>
Medical and dental expenses	\$	<u>75.00</u>
Transportation (not including car payments)	\$	<u>225.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>200.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>0.00</u>
Other <b>Daycare</b>	\$	<u>130.00</u>
Alimony, maintenance or support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,542.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>4,961.51</u>
B. Total projected monthly expenses	\$	<u>2,542.00</u>
C. Excess income (A minus B)	\$	<u>2,419.51</u>
D. Total amount to be paid into plan each _____	\$	<u>2,419.51</u>
	<b>Monthly</b> (interval)	

Form B6  
(6/90)

# United States Bankruptcy Court Western District of Michigan

In re **Dale Palmer****Maura Palmer**

Case No.

Chapter **13**

## SUMMARY OF SCHEDULES

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 165,000.00		
B - Personal Property	YES	3	\$ 37,747.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 209,653.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 23,061.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,961.51
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,542.00
Total Number of sheets in ALL Schedules ➤		15			
Total Assets ➤			\$ 202,747.00		
Total Liabilities ➤				\$ 236,214.00	

Official Form 6 - Cont.  
(12/03)

In re: **Dale Palmer** \_\_\_\_\_  
Debtor **Maura Palmer** \_\_\_\_\_

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 \_\_\_\_\_  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/27/2004 \_\_\_\_\_

Signature: s/ Dale Palmer \_\_\_\_\_  
**Dale Palmer**

Date: 5/27/2004 \_\_\_\_\_

Signature: s/ Maura Palmer \_\_\_\_\_  
**Maura Palmer**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)